

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

LOYDA D BERDECIA MENENDEZ

CASE NO. 10-10654 ESL

DEBTOR

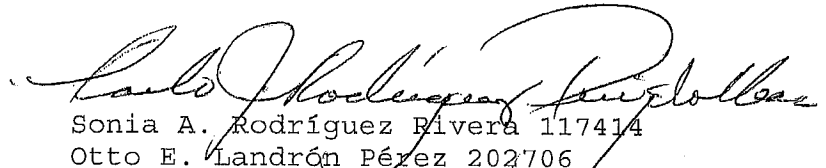
CHAPTER 13

DEBTOR'S AMENDMENT OF SCHEDULES B AND J
IN CASE CONVERTED TO CHAPTER 13

The Debtor in the above captioned case hereby amends Schedules B and J, by substituting the attached amended schedule for the ones originally filed, pursuant to Fed. R. Bankr. P.1009 to conform to the needs of Chapter 13.

CERTIFICATE OF SERVICE: I hereby certify that on November 12, 2010, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notifications of such filing to the following: Chapter 13 Trustee.

November 12, 2010



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DEBTOR'S VERIFICATION: I declare under penalty of perjury that I have read the attached amendments and that they are true and correct to the best of my knowledge, information or belief.

November 12, 2010

/s/ Loyda D Berdecia Menendez

Debtor

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654

(If known)

SCHEDULE B-PERSONAL PROPERTY**Amended 11/12/2009**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
		Husband--H Wife--W Joint--J Community--C	
1. Cash on hand.	X		
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X		
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE Location: In debtor's possession	\$ 3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6. Wearing apparel.		USED CLOTHES Location: In debtor's possession	\$ 1,200.00
7. Furs and jewelry.		JEWELRY Location: In debtor's possession	\$ 300.00
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10. Annuities. Itemize and name each issuer.	X		
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X		

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654

(If known)

SCHEDULE B-PERSONAL PROPERTY

Amended 11/12/2009

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	<i>SHARES WITH COOPERATIVA DE AHORRO Y CREDITO HERMANOS UNIDOS</i> <i>Location: In banks possession</i>		\$ 3,377.45
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		<i>DEBTOR'S VEHICLE IS A 2001 MITSUBISHI MIRAGE ES SEDAN</i> <i>Location: In debtor's possession</i>		\$ 3,885.00
26. Boats, motors, and accessories.	X			

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654

(If known)

SCHEDULE B-PERSONAL PROPERTY

Amended 11/12/2009

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total →				\$ 11,762.45

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Amended 11/12/2009

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ 555.85
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel		\$ 200.00
b. Water and sewer		\$ 60.00
c. Telephone		\$ 0.00
d. Other <u>Cel</u>		\$ 80.62
Other <u>Internet</u>		\$ 55.00
Line 2 Continuation Page Total (see continuation page for itemization)		\$ 15.00
3. Home maintenance (repairs and upkeep)		\$ 0.00
4. Food		\$ 300.00
5. Clothing		\$ 25.00
6. Laundry and dry cleaning		\$ 0.00
7. Medical and dental expenses		\$ 30.00
8. Transportation (not including car payments)		\$ 130.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 0.00
10. Charitable contributions		\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ 0.00
b. Life		\$ 0.00
c. Health		\$ 0.00
d. Auto		\$ 0.00
e. Other		\$ 0.00
Other		\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify)		\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ 0.00
b. Other:		\$ 0.00
c. Other:		\$ 0.00
14. Alimony, maintenance, and support paid to others		\$ 0.00
15. Payments for support of additional dependents not living at your home		\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ 0.00
17. Other: <u>Personal care Products</u>		\$ 55.00
Other: <u>Toll fees</u>		\$ 80.00
Line 17 Continuation Page Total (see continuation page for itemization)		\$ 335.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ 1,921.47
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>NONE</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I		\$ 2,076.47
b. Average monthly expenses from Line 18 above		\$ 1,921.47
c. Monthly net income (a. minus b.)		\$ 155.00

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**
(Continuation page)

2. (continuation) OTHER UTILITIES

GAS

\$ 15.00

Line 2 Continuation Page Total (seen as line item "2" on Schedule J)

\$ 15.00

17. (continuation) OTHER EXPENSES

FOOD AT WORK

\$ 150.00

CHILD CARE

\$ 135.00

DIAPERS

\$ 50.00

Line 17 Continuation Page Total (seen as line item "17" on Schedule J)

\$ 335.00

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor

Case No. 3:10-bk-10654

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 5 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 11/11/2010

Signature /s/ LOYDA DENISSE BERDECIA MENENDEZ

LOYDA DENISSE BERDECIA MENENDEZ

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

LOYDA D BERDECIA MENENDEZ

CASE NO. 10-10654 ESL

DEBTOR

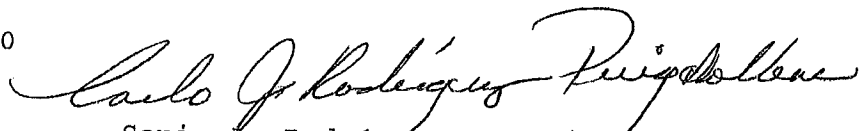
CHAPTER 13

DEBTOR'S AMENDMENT OF SCHEDULE D
IN CASE CONVERTED TO CHAPTER 13

The Debtor in the above captioned case hereby amends Schedule D, by substituting the attached amended schedule for the ones originally filed, pursuant to Fed. R. Bankr. P.1009 to include Cooperativa A/C Hermanos Unidos.

CERTIFICATE OF SERVICE: I hereby certify that on November 12, 2010, I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notifications of such filing to the following: Chapter 13 Trustee.

November 12, 2010



Sonia A. Rodríguez Rivera 117414
Otto E. Landrón Pérez 202706
Carlo J Rodríguez Puigdollers 227001
Landrón & Rodríguez Law Offices
Attorneys for Debtor
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Corozal: 802-3844 Tel & Fax
Email: cjrplaw@onelinkpr.net

DEBTOR'S VERIFICATION: I declare under penalty of perjury that I have read the attached amendments and that they are true and correct to the best of my knowledge, information or belief.

November 12, 2010

/s/ Loyda D Berdecia Menendez

Debtor

In re LOYDA DENISSE BERDECIA MENENDEZ

Debtor(s)

Case No. 3:10-bk-10654

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Amended 11/12/2009

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 4750 Creditor #: 1 COOP A/C HERMANOS UNIDOS PO BOX 195245 SAN JUAN PR 00919-5245	X	SHARES Value: \$ 3,377.45				\$ 9,057.04	\$ 5,679.59
Account No:							
Account No:							
Account No:							
Subtotal \$ (Total of this page)						\$ 9,057.04	\$ 5,679.59
Total \$ (Use only on last page)						\$ 9,057.04	\$ 5,679.59

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

In re LOYDA DENISSE BERDECIA MENENDEZ
Debtor

Case No. 3:10-bk-10654
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 1 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 11/11/2010

Signature /s/ LOYDA DENISSE BERDECIA MENENDEZ
LOYDA DENISSE BERDECIA MENENDEZ

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.